

**REMARKS**

Claims 1-58 are cancelled and claims 59-75 are added by this preliminary amendment. Applicants submits the new claims are allowable over the prior art.

In particular, March (US Patent Application Pub No. US2002/0016763 A1) fails to teach or suggest: 1) the sender providing the PIN for the ATM card to the recipient by the sender, 2) if said recipient does not receive said secure money transfer instrument, providing a monetary credit to said sender, and 3) providing the ATM card to the recipient at an address personal to the recipient.

In March, recipients choose their own unique PIN number for the issued card. (see March ¶0060) March utilizes a verification ID protocol process for card pickup and take the PIN process out of the hands of the sender. This eliminates a simple yet effective security measure recited for example in claim 59 of the present invention, namely that the sender provides the access code to the recipient. While differing in scope, similar language is recited in claims 64, 68 and 75. Of note, the verification ID protocol of March should not be confused with an access code (e.g., PIN). The verification ID protocol is a verification protocol dictated by the sender to verify the identity of the recipient, where the verification ID protocol is a “question and answer sequence.” (see March ¶¶0043-0044) The verification ID protocol is not used as the PIN for retrieving cash from an ATM.

Further, March does not credit the sender in the event the recipient does not receive the secure money transfer instrument as recited in claim 60 for example. While differing in scope, similar language is recited in claims 67, 71, and 74. In fact, March teaches away from such a process, as March does not transfer funds from the sender until the recipient attempts to claim the card using the verification ID process. (see March ¶0059)

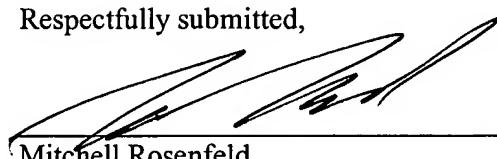
Lastly, March requires that the recipient go to a physical location associated with the system, Dispensing Regional Office 22 (at step 150) to complete the verification protocol and receive the atm card. (See March ¶0058) In contrast, as recited in claim 61 for example, the secure money transfer instrument is provided to the recipient at an address personal to the recipient. While differing in scope, similar language is recited in claims 66, 72, and 73. Such an approach is clearly distinguishable and advantageous over March in that the recipient need not travel to an office associated with the system in order to receive the card. This is especially advantageous in rural areas and in locations outside the United States, where it might be difficult if not impossible to have an office associated with the system, such as Dispensing Regional

Application No. Not Yet Assigned  
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Office 22.

Applicant respectfully submits that the pending claims are allowable, and respectfully requests a Notice of Allowance for this application. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Respectfully submitted,



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